

COMMUNITY BANK OF THE BAY

	CPP Disbursement Date	Cert	Number of Insured Depository Institutions		
	01/16/2009	34210	1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$155	\$175	12.8%		
Loans	\$110	\$127	16.1%		
Construction & development	\$0	\$3	836.1%		
Closed-end 1-4 family residential	\$7	\$11	59.6%		
Home equity	\$1	\$2	39.1%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-77.5%		
Commercial & Industrial	\$44	\$52	18.3%		
Commercial real estate	\$55	\$55	0.3%		
Unused commitments	\$15	\$25	64.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$5	\$5	-4.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$4	39.6%		
Cash & balances due	\$32	\$33	2.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$138	\$156	12.7%		
Deposits	\$131	\$151	15.0%		
Total other borrowings	\$7	\$5	-29.4%		
FHLB advances	\$7	\$4	-42.9%		
Equity					
Equity capital at quarter end	\$17	\$19	13.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.3%	10.8%	--		
Tier 1 risk based capital ratio	15.5%	14.1%	--		
Total risk based capital ratio	16.7%	15.4%	--		
Return on equity ¹	19.5%	10.2%	--		
Return on assets ¹	2.1%	1.1%	--		
Net interest margin ¹	4.4%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	73.3%	80.1%	--		
Loss provision to net charge-offs (qtr)	32.6%	21.4%	--		
Net charge-offs to average loans and leases ¹	0.4%	0.6%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	100.0%	7.1%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.0%	7.5%	0.0%	0.0%	--
Home equity	13.0%	0.0%	0.0%	9.7%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.6%	1.7%	0.0%	0.1%	--
Commercial real estate	2.0%	2.0%	0.1%	0.0%	--
Total loans	2.9%	2.4%	0.1%	0.1%	--